



Order Filed on November 6, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
MB-1598-C

Eisenberg Gold & Agrawal, P.C.
William E. Craig, Esquire
1040 Kings Highway North #200
Cherry Hill, NJ 08034
Attorney for Santander Consumer USA Inc.

Case No. 23-16204

Adv. No.

Hearing Date: 10-2-24

Judge: (RG)

In Re:

LAUREN M. MCNAUGHT

**ORDER FOR ARREARAGE CURE, MONTHLY PAYMENTS, STAY RELIEF AND CO-DEBTOR
RELIEF UNDER CERTAIN CIRCUMSTANCES, COUNSEL FEES, AND INSURANCE**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED**.

DATED: November 6, 2024

A handwritten signature in cursive script, reading "Rosemary Gambardella".
Honorable Rosemary Gambardella
United States Bankruptcy Judge

(Page 2)

Debtor: Lauren M. McNaught

Case No: 23-16204

Caption of Order: Order for arrearage cure, monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

This matter having brought before this Court on a Certification Of Default filed by William E. Craig, Esq., attorney for Santander Consumer USA Inc. ("Santander"), with the appearance of Scott Sherman, Esq. on behalf of the debtor, and this Order having been filed with the Court and served upon the debtor and her attorney under the seven day rule with no objections having been received as to the form or entry of the Order and for good cause shown, it is hereby

ORDERED:

- 1. That Santander Consumer USA Inc. ("Santander") is the holder of a first purchase money security interest encumbering a 2016 Ford Explorer bearing vehicle identification number 1FM5K8B80GGA81676.**
- 2. That the debtor's account has post-petition arrears through September 2024 in the amount of \$2,125.55.**
- 3. That the debtor is to cure the arrears set forth in paragraph two (2) above by making her regular monthly payment of \$595.37 plus an additional \$531.39 (for a total monthly payment of \$1,126.76) for the months of October 2024 through January 2025.**
- 4. That commencing October 2024, if the debtor fails to make any payment to Santander within thirty (30) days after it falls due, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Jeffrey McNaught upon filing a certification with the Court and serving it on the debtor, her attorney, and the Chapter 13 Trustee.**
- 5. That the debtor must maintain insurance on the vehicle. The vehicle must have full comprehensive and collision coverage with deductibles not exceeding \$500.00**

(Page 3)

Debtor: Lauren M. McNaught

Case No: 23-16204

Caption of Order: Order for arrearage cure, monthly payments, stay relief and co-debtor relief under certain circumstances, counsel fees, and insurance.

- each. Santander Consumer USA must be listed as loss payee. If the debtor fails to maintain valid insurance on the vehicle, Santander shall be entitled to stay relief and co-debtor relief as to the co-debtor Jeffrey McNaught upon filing a certification that insurance has lapsed and serving such certification on the debtor, her attorney, and the Chapter 13 Trustee.**
- 6. That the debtor is to pay a counsel fee of \$100.00 to Santander Consumer USA Inc. through her Chapter 13 plan.**